



# Agent Bulletin

Allied National - The Small Group Benefit Experts  
 for groups of two or more

October 2023

Self-Service Site

Employers Home Page

Member Resources



## What to Know This Month

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# NEW! 3 MEC Plan Options for Your Employer Clients

**Balance Health Care Costs With Allied MEC Plans**

Offering essential benefits for an affordable price can be a challenge, but with the Allied MEC Plans (Minimum Essential Coverage) for small groups, maintaining the balance between benefits and costs is easy.

Allied MEC Plans are level-funded plans designed to help small group plan sponsors satisfy **the ACA employer mandate** by offering 100% coverage for preventive services with no copay, deductibles or annual or lifetime limits.

MEC \$43*	MEC Plus \$53*	MEC Advantage \$99*
<ul style="list-style-type: none"> <li>Preventive services covered at 100% with no copay.</li> <li>Prescription drug discount.</li> </ul>	<ul style="list-style-type: none"> <li>Preventive services covered at 100% with no copay.</li> <li>Prescription drug discount.</li> <li>Primary care visit with \$0 copay.</li> </ul>	<ul style="list-style-type: none"> <li>Preventive services covered at 100% with no copay.</li> <li>\$0 copay for primary care.</li> <li>\$0 copay for general visits with \$0 copay.</li> <li>\$0 copay for urgent care visits with \$0 copay.</li> <li>\$0 copay for specialty visits with \$0 copay.</li> <li>\$0 copay for hospital inpatient with \$0 copay.</li> <li>\$0 copay for ER visits with \$0 copay.</li> </ul>

Agent Name: \_\_\_\_\_  
 Agent Company: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Website: \_\_\_\_\_

\*Member and plan choice may vary. Member and plan choice may vary.

Find the balance with Allied MEC Plans and contact Allied Sales Support at [sales@alliednational.com](mailto:sales@alliednational.com) to learn more.

Not an available in every state. Please check the availability of the plan in your state.

**Allied National - The Small Group Benefit Experts**

**Balance Health Care Costs With Allied MEC Plans**

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**Allied National - The Small Group Benefit Experts**

Our Minimum Essential Coverage Plan (MEC) has been so popular **we decided to offer two buy-up options - MEC Plus and MEC Advantage.**

You can now offer employer groups affordable options that vary from basic preventive coverage to preventive coverage with additional benefits featuring small copays:

- **MEC:** Preventive services; prescription drug discount
- **MEC Plus:** Preventive services; prescription drug discount; 1 primary care visit with no copay
- **MEC Advantage:** Preventive services; \$10 copay on generic drugs; 3 primary care visits with \$20 copay; 5 lab and x-ray services with \$50 copay; 1 diagnostic testing with \$200 copay

Start quoting now for **effective dates Nov. 1 or later**. You can personalize our flyer with your contact information to share with employers. Just click on the image above left for your marketing flyer.

You also can learn more about these plans by clicking on the image of the brochure on the above right. This brochure also can be personalized.

### **Want to Learn More? Register for Our Webinar**

Allied MEC Plans are limited benefit plans that utilize a PPO and are designed to help group plan sponsors satisfy the Affordable Care Act (ACA) Part A requirement to provide Minimum Essential Coverage. Our Executive Director of Sales and Marketing Liz Wilson and Benefits Consultant Randy Wehner will explain how this works at a special webinar.

## **"Allied's Building Block - MEC Products" Webinar 10 a.m. (CST) Tuesday, Nov. 14**

[Register for Nov. 14 Webinar](#)

## **Allied Debuting New Way to Find RBP Providers**

Our Freedom Plans use reference-based pricing (RBP) and we now have a new way to help you, your employers and members determine which providers are more likely to accept the Freedom Plans.

**We have partnered with Payer Compass to use the CompassConnect tool to find medical providers. There is no cost to agents or members to use this service.**

By calling Allied's Elite Experience Team at **866-332-1987**, you and members can learn:

- Whether a specific provider is open to accepting reference-based pricing
- Whether the provider specializes in a



- particular type of care
- Providers' location and contact information

**Call the Elite Experience Team to Find Out How**

As a broker, you know that employers and members who have a reference-based pricing Allied National Freedom Plan really appreciate the fact they can see any provider who accepts the plan. But how can employers and members find out who accepts the plan before the plan is purchased?

**What's the Answer?**

Fortunately, with Funding Advantage Freedom Plans, there's an easy way for you to find out who accepts reference-based pricing coverage. Allied recently partnered with Payor Compass to provide our Elite Experience Team with access to the CompassConnect Tool.

**How Does it Work?**

When you call the Elite Experience Team at 866-332-1987, they'll be able to tell you how many providers accept reference-based pricing plans like Freedom -- as well as specific providers and institutions who accept the plans.

Please use this new service when getting Funding Advantage Freedom Plan requests for quotes. It will make selling reference-based pricing easier. Call or email me if you have questions.

Name of General Agent  
Company Name  
Phone Number  
Company or General Agent Email

This is an invitation to inquire about Allied plans. This is a limited description of the plans. See plan brochure and certificate of coverage for complete details.



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## New ID Card Mailing Protocol

Allied National has updated the way it delivers ID cards to members to make the process faster and more convenient.

At renewal time, ID cards will now be delivered directly to members' homes – not to employers' offices in bulk or to your office. Two sets of ID cards will be embedded in a single page letter containing all the important information they'll need about their plan.



In lieu of flyers, Member Resource pages are available online. These pages feature links to detailed information about all of Allied National's health plans.

And as always, members have access to their Self-Service Site from the home page to find information that includes their benefits, plan documents, claim payments and coverage dates. They'll also be able to click on a link that gives them more information about who is covered under their plan. To register for the first time, they need the member ID number from their benefit card, their date of birth and the last four digits of their Social Security number.

[Visit Member Resources](#)



## Checklist for Fourth Quarter Final Rates

Fourth Quarter is a busy time for everyone. It goes without saying that the sooner you can request a quote (RFQ), the better your chances are to get it back in a reasonable amount of time.

We want to make this process as thorough and fast as possible for you and your agents. There are several ways we confirm this information, but having health applications and a final enrollment census is key. The list at right for final rates is how you can get to the final rate faster!

Essentially, Allied National needs to be able to confirm the health of the group and who exactly is enrolling before we can issue a final rate.

For assistance or additional information, contact your General Agent our Sales Support at 888-767-7133 or email [sales@alliednational.com](mailto:sales@alliednational.com).



## Request for Quote Checklist

### Street Rates

- Dependent level census
- Completed employee applications

### For Final Rates Add:

- Individual health applications/questionnaires or waiver forms (confirmation of group size)
- Current carrier bill
- Active coverage renewal
- Claims experience/claims utilization
- Completed employer statement
- Tax & wage statement (for groups under 20

## Pivot Health Golden Bonus Opportunity

Now through Dec. 31, 2023, Pivot Health is offering an unlimited bonus opportunity for agents as long as the minimum requirements are met:

- Baseline: Eight (at least 364 day STM Apps) – Pays back to App #1
- \$100 in base monthly premium
- 90 days\*\*minimum duration after eight baseline

Click the image at right for full details.

The graphic features the Pivot Health logo at the top. Below it is a white diamond shape containing the text 'Golden Bonus Opportunity' next to a white gift box with a gold ribbon. At the bottom, there is a blue button that says 'Wrap Up a Health Care Package'.

Your Golden Opportunity starts **October 1, 2023** through **December 31, 2023**. Earn a generous bonus on all Pivot Health proprietary products - up to \$400 per policy for 3x364 plans!



## Get to Know the Elite Experience Team



**Jason Lukens**



**Brittney Caravella**

Freedom Plan members have access to Allied's Elite Experience Team at 866-332-1987. The team is comprised of Senior Client Services Representatives Jason Lukens and Brittney Caravella. Jason has been with Allied eight years and Brittney has been with us three years. Both have years of prior experience working with the public.

### **Q: What does the Elite Experience Team do?**

**Jason:** We assist members with finding providers that will accept Allied National plans and we set up single-case agreements if needed. We also assist members in any balance billing issues a provider is giving them.

### **Q: What do members need to know about reference-based pricing plans like the Freedom Plans?**

**Brittney:** Reference-based pricing means there are no network restrictions. Members can see any provider they choose, so long as the provider is willing to send us a bill. This means any provider they choose is eligible under their health benefit plan.

### **Q: When should a member call the Elite Experience Team?**

**Brittney:** Whenever they get a bill that doesn't match the member responsibility listed on their Explanation of Benefits (EOB) or if there is a provider they would like to see who needs to be educated on the type of plan the member has.

### **Q: Can providers call you too?**

**Jason:** If it is regarding a single-case agreement, yes! The idea of the Elite Experience team is to help members rather than providers, however.

### **Q: What do you wish people knew about the Elite Experience Team?**

**Brittney:** That we're here! We, as the Elite Experience Team, have our own phone number to assist with issues and, often, members call into the main line, not knowing they can reach a senior representative directly at 866-332-1987.

**Q: What is your favorite part of being part of the team?**

**Brittney:** My favorite part of being a part of the team is being able to solve problems and lend a helping hand.

**Jason:** The best part about our team is how well we communicate with each other. We're always ready to help assist with each other's issues or needs.

**Q: What does the perfect weekend look like to you?**

**Brittney:** A perfect weekend is one where I can throw my phone down and not look at it until Monday morning. I would spend time with my new husband (I got married September 9th of this year) and our two pups. It would also involve playing Catan and eating spicy food.

**Jason:** I like to relax at home, take my kids to the park or maybe watch some football. I also play guitar, build computers and play tennis!



## New Blog - Why Offering Level-Funded Health Plans is Good

Open enrollment begins next month, and you and your agents can help your small groups operate more efficiently by showing them level-funded health plans.

Learn more about how level-funded health plans help groups run more efficiently in our latest blog, *Why Small Business Owners Should Offer Level-Funded Health Benefits*.

[Read Our Newest Blog!](#)

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## CONNECT WITH US!



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